

# NEWS

## Group Demands Moratorium On Evictions

October 14, 2010 2:27 PM

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(Photo by John Moore/Getty Images)

**CHICAGO (WBBM)** - The Chicago Anti-Eviction Campaign delivered a five day notice to Cook County Sheriff Tom Dart demanding he impose a moratorium on all financially motivated evictions in Cook County.

**LISTEN: Newsradio 780's Debra Dale Reports**

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Reporting Debra Dale

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The group claims that Cook County's record number of foreclosures has marked Chicago as the nation's leader in evictions, severely impacting the city's African-American and Latino neighborhoods.

Some banks have suspended foreclosures amid allegations of widespread problems with foreclosure paperwork. But the group says that's not enough. They want Dart to stop all economically motivated evictions and foreclosures in Cook County.

Sheriff Dart made national headlines when he announced a halt to all foreclosure evictions in October 2008. That moratorium lasted less than two weeks.

#### Written response from Tom Dart spokesman, Steve Patterson

*Two years ago this month, Sheriff Dart took a stand and refused to evict anyone facing a foreclosure eviction until assurances could be put into place that banks were properly notifying affected families of the foreclosure. We continue to work every single day to ensure the thousands of evictions we carry out are lawful ones. Because our role in a foreclosure comes at the very end of a process that sometimes takes years, we often aren't provided all of the relevant information about the history of that foreclosure. We know there are massive problems with mortgage foreclosures in Chicago and across the country and are glad community groups are as passionately concerned about that process as we are. We're continuing to research this issue and work with community groups to make sure no one is improperly evicted in Cook County.*

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**7 COMMENTS**

**Mike**

Banks were pressured to make loans to people with sub-prime credit, which is why they're sub-prime loans. Many of those people are minorities whose rates went up when the economy went bad.

October 14, 2010 at 6:37 pm

**Just the Average Joe**

No moratorium on evictions as this will just slow down the process and prolong the inevitable. The sub-prime loans were given to people with sub-prime credit, and the laws of economics were thrown out the door. There should be no financial institution that would finance a home for no money down, or 5% down. Their rates may have gone up some, but not much in this low rate environment. The problems are more likely job loss or simply realizing that they can't, or choose not to make the payments.

October 14, 2010 at 10:06 pm

**Chris**

A moratorium on evictions would show compassion for a large swath of people thrown to the wayside because housing is viewed more as an exchange-value than as a place to live. It would show rationality and good faith in remedying the structural problems facing public housing tenants, renters, and home-owners.

Average Joe, I'd like to think of your analysis not so much as average, but as a regurgitation of the tedious platitudes forced down our throats by economist prigs over the last 30 years. Appealing to these "laws of economics" is utterly naïve, and are attributed to the worst economic meltdown since the 30s. Yet, they march on...In the form of unsustainable developmental policies, the whole-sale privatization of our cities, jobless recoveries, and (my personal favorite) blaming-the-victim for structural economic problems. For example, blaming mass eviction on people simply choosing not to make payments—the fact you were brave enough to type such an unintelligent conclusion is testament to the power of that underdeveloped trope.

I actually agree with your other conclusion—looking at the lack of jobs. This is consistent with the fact that the US faces the brunt of global job loss. Yet, this type of analysis remains absent from main stream media and our common conceptions of what is wrong/what needs to be done. We are so quick to look at the individual, not the larger structural forces that got us into our current mess. The housing market was precarious, not because of sub-primes (though that set it off), but because of the unregulated inflation of assets versus the looming anxiety over the realization of that value. Public housing is almost non-existent (and public housing tenants are evicted), not because market-rate housing is better, but because fiscal austerity measures see public housing as a burden. I would urge you to look more closely at the structures that got us into our current debacle, not some dues ex machina to explain housing markets and consumption patterns...

With that said, yes, a moratorium WOULD slow down the eviction process. That is the point of a moratorium...on evictions. It'd work on the assumption that more systemic forces are at play. Until we

sort that out—though job creation, reconstitution of housing in the states, etc.—people should not be thrown to the way side, because some greedy developer thought it was a good idea to make a buck off housing; or because some politician thought privatizing public housing was a good austerity measure..

A moratorium at this point is the only rational, humane choice Tom Dart can make. Putting people out will only exacerbate the litany of obstacles standing in the way of an actual economic recovery—where people, not profits, are placed as the main concern.

October 15, 2010 at 3:02 am

**Mike**

The rules shouldn't be changed to appease select groups of people. That's one of the reasons why we have a problem in the first place. If there are problems with the signing of paperwork, then that should be examined. However, that doesn't mean that the paperwork is incorrect.

October 15, 2010 at 10:52 am

**Chris**

First, select groups of people is an idiotic euphemism that fails to grasp the magnitude of the housing problem in Chicago—and the nation. Second, you have a very confused notion of structural economic problems in relation to "rules changing". I'll break it down for you, it is not because of an abstract change in rules that we are in our current mess. Humane and sustainable development is not inversely proportional to the number of times rules change haha.

Policies and laws are constantly changing. The only catch is that they've structurally been changing in benefit those who have an interest in the housing market to the detriment of sustainable housing and the majority of people who just need a home.

With that said, to say that NOW we absolutely can not have a rule change is 1) based off your abstract logic about rules and socially healthy development and 2) a misconception of what "the rules" are supposed to do and who they are supposed to favor.

I think a lot of people would agree that "the rules" ought to work in the favor of the majority of people who need a home and, thus, sustainable housing development. The rules, then, have to gravitate away from perpetuating a system that throws people out because housing is seen as a commodity, not a place to live.

October 15, 2010 at 4:28 pm

**Chris**

Mike, I take back most of what I said:

The rules should not favor a select few. Unfortunately, since the 70s they have been changing to favor "select groups"—ie anyone that has a stake in the housing market and financial sector...

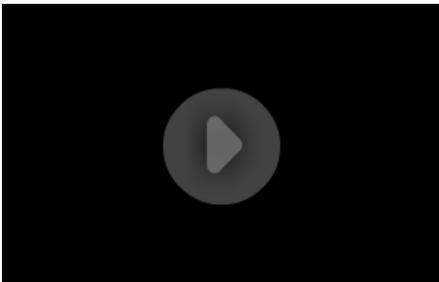
So perhaps you should follow your own comment to its logical conclusion—create rules that favor the majority of people. Like, a moratorium on evictions!

October 15, 2010 at 4:33 pm

**Mike**

The majority of the people still pay their mortgage. The rules should favor them.

October 16, 2010 at 3:45 pm



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